a planning analysis tool comprising objects for entering projected financial data for a financial activity simulation;

a budgeting analysis tool comprising objects for comparing current financial data with projected financial data; and

template objects comprising groupings of account, category and transaction objects into associated collections, each collection being movable as a group, for simplified manipulation of financial information.

Please rewrite claim 18 as follows:

18. (once amended) A method for recording, predicting, and comparing financial data using a personal financial management software program, comprising:

creating, manipulating, and displaying objects of object-oriented software programs by a graphical user interface;

entering data from current financial transactions for recording purposes using objects of a current activity tool;

entering projected financial data for simulating financial activity using objects of a planning analysis tool;

comparing current financial data with projected financial data using objects of a budgeting analysis tool; and

grouping account, category and transaction objects into associated collections within template objects, each collection being movable as a group, for simplified manipulation of financial information.

Please rewrite claim 31 as follows:

31. (once amended) A computer-implemented method for personal financial management, comprising the steps of:

creating, manipulating, and displaying objects of object-oriented software programs by a graphical user interface;

entering data into objects belonging to an account class, a category class, and a transaction class based on past, current, and projected financial transactions;

defining objects belonging to a template class that associate common activities to a
financial transaction comprising objects of an account class, a category class, and a
transaction class;

simulating financial activity due to all objects representing financial transactions from
the earliest past date to the latest future date entered;

tracking cash flows by use of cash objects;

identifying and graphically depicting discrepancies and shortfalls in the simulated
transactions;

comparing current financial data with projected financial data based on objects
representing financial transactions;

adjusting object data to eliminate and minimize discrepancies and shortfalls, and to
provide a more accurate fit with actual financial activity;

displaying a to-do list for prompting the user to initiate planned actions; and

grouping account, category and transaction objects into associated collections within
template objects, each collection being movable as a group, for simplified
manipulation of financial information.

Please rewrite claim 34 as follows:

34. (once amended) A personal financial management system for recording, predicting, and
comparing financial data, comprising:

a graphical user interface for creating, manipulating and displaying objects of object-
oriented software programs;

a current activity tool comprising objects for entering data from current financial
transactions for recording purposes;

a planning analysis tool comprising objects for entering projected financial data for a
financial activity simulation;

a budgeting analysis tool comprising objects for comparing current financial data with
projected financial data; and

template objects comprising groupings of account, category and transaction objects into
associated collections, each collection being movable as a group, for simplified
manipulation of financial information.